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hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 or facsimile transmitted to the U.S. Patent and Trademark Office on the date shown below.

Kpl Asl
Signature

September 9, 2005
Date

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applic. No. : 10/821,610 Confirmation No. 1547
Applicant : Carlos Andres Lozano
Filed : April 9, 2004
Title : Personalized Financial Debit-Credit Method
and System (currently amended)
Group Art Unit : 3624

Docket No. : F-8678
Customer No. : 24131

STATEMENT THAT SUBSTITUTE SPECIFICATION
CONTAINS NO NEW MATTER UNDER 37 C.F.R. §1.125

Mail Stop Amendment
Hon. Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

S i r :

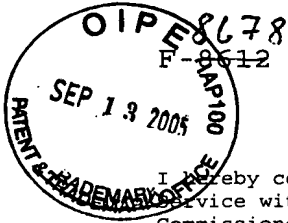
I, Kerry P. Sisselman, of 2445 Hollywood Blvd., Hollywood, FL 33020 am the attorney of record in this application.

I hereby state that the accompanying substitute specification contains non new matter over that contained in the above-identified application originally filed.

I further state that the changes made are the same as indicated in the interlineated substitute specification also accompanying this statement.



Kerry P. Sisselman



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Kpl Lsol
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TRANSMITTAL OF SUBSTITUTE SPECIFICATION UNDER 37 C.F.R. §1.125

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S i r :

Enclosed is a substitute specification for the originally
filed specification in this application.

The substitute specification is being voluntarily submitted,
in order to facilitate the processing of the application.

Also enclosed is a marked-up copy of the substitute
specification showing the matter being added to and the matter
being deleted from the specification.

Accompanying this transmittal is a statement, as required by
37 C.F.R. § 1.125(b)(1), that the substitute specification
transmitted herewith contains no new matter.

Respectfully submitted,



For Applicant

Kerry P. Sisselman
Reg. No. 37,237

KPS:cgm

September 9, 2005

Lerner and Greenberg, P.A.
Post Office Box 2480
Hollywood, FL 33022-2480
Tel: (954) 925-1100
Fax: (954) 925-1101